

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

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|------------------------------|---|----------------------------|
| IN RE: | : | CHAPTER 13 |
| ALAN DWAYNE FRITZ, | : | |
| Debtor | : | |
| | : | |
| JACK N. ZAHAROPOULOS, | : | |
| STANDING CHAPTER 13 TRUSTEE, | : | |
| Movant | : | |
| | : | |
| ALAN DWAYNE FRITZ, | : | CASE NO. 1-24-bk-02554-HWV |
| Respondent | : | |

TRUSTEE'S OBJECTION TO THIRD AMENDED CHAPTER 13 PLAN

AND NOW, this 21st day of July 2025, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, by and through his attorney Douglas R. Roeder, Esquire, and objects to the confirmation of the above-referenced Debtor's Plan for the following reasons:

1. Trustee avers that Debtor's Plan is not feasible based upon the following:
 - a. The Plan proposes an unrealistic and speculative step payment, contrary to § 1325(a)(6). Debtor is not employed; thus, the payments are speculative.
2. Trustee avers that Debtor's Plan cannot be administered due to the lack of the following:
 - a. Debtor has not provided Trustee paystubs for Debtor's new job once Debtor is employed.

WHEREFORE, Trustee alleges and avers that Debtor's Plan cannot be confirmed, and therefore, Trustee prays that this Honorable Court will:

- a. deny confirmation of Debtor's Plan;
- b. dismiss or convert Debtor's case; and
- c. provide such other relief as is equitable and just.

Respectfully submitted:

Jack N. Zaharopoulos
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036
(717) 566-6097

BY: /s/ Douglas R. Roeder, Esquire
Attorney for Trustee

CERTIFICATE OF SERVICE

AND NOW, this 21st day of July 2025, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Hummelstown, Pennsylvania, postage prepaid, first-class mail, addressed to the following:

Gary J. Imblum, Esquire
Imblum Law Offices, P.C.
4615 Derry Street
Harrisburg, PA 17111

/s/ Derek M. Stroupbauer, Paralegal
Office of Jack N. Zaharopoulos
Standing Chapter 13 Trustee